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CONSUMER PROTECTION DIVISION  
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[www.mass.gov/ago](http://www.mass.gov/ago)

## Credit Card Billing Rights for Consumers

### If you believe there is an error on your billing statement...

If you, as a credit card holder and debtor, believe that there is an error on your credit statement, or you otherwise wish to dispute information on your credit card bill, you have 60 days to send the creditor a written notice, which must include:

- Your name and account number
- Your belief that the statement contains a billing error
- The amount of the error
- The reasons you believe that the statement contains a billing error

While you do not have to pay the disputed amount on the bill, you do have to pay any undisputed amount on the bill.

### The creditor's response...

The creditor has 30 days to send a written acknowledgement of your dispute, and may not take action to collect the disputed amount or close your account in the meanwhile. The creditor has two complete billing cycles after the receipt of your written notice to investigate your dispute and send you a written response, either correcting the bill and crediting your account, or explaining to you why there is no error in the bill.

If the creditor determines that there is no mistake in the bill, you may request copies of the creditor's documentary evidence of the debt, e.g., a copy of a signed charge slip for a purchase you do not believe you made. If you claim that you have been billed for goods that were not delivered, the creditor must determine that the goods actually were delivered, and provide you with a written statement to that effect.

Once the creditor has investigated your claim of a billing error and notified you of its belief that you still owe all or part of the disputed amount, it has no further obligation to investigate. The creditor must notify you of the amount of time you have to pay the amount due without incurring further charges.

### Your rights to dispute a billing error...

If you notify a creditor that you believe there are billing errors in your statement, the creditor may neither report nor threaten to report your failure to pay the disputed amount to any credit reporting agency until the creditor has investigated your claim of a billing error and notified you of the amount of time you have to pay the amount due before incurring further charges.

If you still do not pay the bill, the creditor may report you to a credit reporting agency, but must inform you of the agency to which it has sent this information. Also, if you continue to dispute the bill, the creditor must report that fact to the agency, and must correct any information given to the agency if the bill is subsequently resolved.

### **Keep your credit information secure...**

If you lose your card, or it is stolen, and someone makes use of your credit card number without your permission, you will owe \$50 or the actual amount the unauthorized person has spent with it prior to your alerting your credit card issuer, whichever is less.

If you have authorized someone to use your card in the past, you may not be able to convince your credit card company that the person no longer has permission to use the card.

For additional information regarding identity theft, visit the Attorney General's Office website at [www.mass.gov/ago](http://www.mass.gov/ago), and view the publication entitled, Identity Theft: It Could Happen to You!

### **For more information...**

For more detailed information about consumer rights and credit, please visit the Attorney General's Office website, [www.mass.gov/ago](http://www.mass.gov/ago), and view the publication, **The Attorney General's Guide to Consumer Credit**. You may also contact the Attorney General's Consumer Complaint and Information hotline at (617) 727-8400.

#### **Credit reporting agencies:**

##### **Experian**

[www.experian.com](http://www.experian.com)

To report fraud: 1-888-397-3742

##### **TransUnion**

[www.transunion.com](http://www.transunion.com)

To report fraud: 1-800-680-7289

##### **Equifax**

[www.equifax.com](http://www.equifax.com)

To report fraud: 1-800-525-6285

#### **General information and complaints:**

##### **Office of the Attorney General Consumer Protection Division**

[www.mass.gov/ago](http://www.mass.gov/ago)

(617) 727-8400 Consumer Complaint and Information Hotline

##### **Office of Consumer Affairs and Business Regulation**

[www.mass.gov/ocabr](http://www.mass.gov/ocabr)

(888) 283-3757 Consumer Hotline

#### **Questions and complaints about credit and collection agencies:**

##### **Massachusetts Division of Banks**

[www.mass.gov/dob](http://www.mass.gov/dob)

(617) 956-1501 Consumer Line